In re:
Angela M. Fulton
David H. Fulton
Debtors

Case No. 14-03088-RNO Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-5 User: CGambini Page 1 of 3 Date Rcvd: Aug 08, 2019 Form ID: 3180W Total Noticed: 71

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 10, 2019.
db/jdb
                     +Angela M. Fulton, David H. Fulton, 1718 Scamper St., Hazle Twp., PA 18202
+1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
AE Factory National Support Center, P.O. Box 601509, Dallas, TX 75360-1509
                                                                                                          Hazle Twp., PA 18202-2801
4515949
4513377
                      Accounts Recovery Bureau, Inc., P.O. Box 6768, Wyomissing, PA 19610-0768 Alliance Orthopedic and Sports Medi, P.O. Box 1347, Kingston, PA 18704-0347
4513376
4513378
4513380
                      Amerifinancial Solutions LLC, PO Box 65018, Baltimore, MD 21264-5018
                     +Aspen Dental, 741 Airport Rd., Hazleton, PA 18202-3296
+Bethune & Associates, 14435 N. 7th St., Suite 201, Pho
4513383
4513384
                                                                                                    Phoenix, AZ 85022-4376
                     Blue Mountain Health System, 211 N. 112th St., Lehighton, PA 18235
+Central Credit/Penn Cr, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
+Charles R. Pedri, Solicitor, 1 W Broad Street Ste 4, Hazleton PA 18201-6431
+City Ntl Bk/Ocwen Loan Service, Attn: Bankruptcy, P.O. Box 24738,
West Palm Reach FL 22416 4729
4513385
4513388
4513389
4513390
                        West Palm Beach, FL 33416-4738
                     +Commonwealth Health, 575 North River St.,
4513392
                                                                                       Wilkes Barre, PA 18764-0999
                      Computer Credit, Inc., Clair
Winston Salem, NC 27113-5238
4513393
                                                        Claim Dept. 082705,
                                                                                        640 West Fourth Street, P.O. Box 5238,
4513394
                      Corporate Investigation Bureau,
                                                                       555 N. Pleasanton Dr.,
                        Greenville, SC 29607
                     Dressel Welding Supply, Inc., P.10. Box 225, Brattleboro, VT 05302-022 +EquiCredit Corporation of America, c/o Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412
4513397
                                                                                            Brattleboro, VT 05302-0225
4566453
4513398
                      Evangelical Community Hospital, 118Lukens Drive,
                                                                                                 River Edge Park
                        New Castle, DE 19720-2727
4513399
                     +Evangelical Med Serv Org.,
                                                               P.O. Box 3012, Wilmington, DE 19804-0012
4513401
                      Foundation Radiolology Group, PC,
                                                                        P.O. Box 49, Pittsburgh, PA 15230-0049
                      GEISINGER HEALTH SYSTEM, 100 NORTH ACADEMY AVE,
                                                                                                DANVILLE, PA 17822-4938
4531482
                     +Geisinger Medical Center, 100 N. Academy Ave.,
+Hazleton General Hospital, 700 East Broad St.,
Health Care Management, 238 West Chestnut St.,
4513404
                                                                                               Danville, PA 17822-0001
4513405
                                                                                               Hazleton, PA 18201-6897
                                                                                             Hazleton, PA 18201-6265
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4513408
                     +Lehigh Valley Health Network, 700 East Broad St., Hazleton, PA 18201-6835
                     +Lehigh Valley Health Network, 700 East Broad St., Hazleton, PA 18201-6835
+Lehigh Valley Hospital Hazleton, 700 East Broad St., Hazleton, PA 18201-6835
Lehigh Valley Physician Group, P.O. Box 1754, Allentown, PA 18105-1754
+Municipal Authority of Hazle Twp., P.O. Box 502, Harleigh, PA 18225-0502
+North Shore Agency, 270 Spagnoli Rd., Ste. 110, Melville, NY 11747-3515
4513409
4513410
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4513416
                     +Oliver, Price & Rhodes,
                                                         1212 South Abington Road,
                                                                                                   P.O. Box 240,
                        Clarks Summit, PA 18411-0280
                    +PennCredit, 916 S. 14th St., P.O. Box 988, Harrisburg, PA 17108-0988 QUEST DIAGNOSTICS, MR 461, PO BOX 4911, SOUTH EASTERN, PA 19398-4911 Quest Diagnostics, P.O. Box 740775, Cincinnati, OH 45274-0775 ++REMIT CORPORATION, PO BOX 7, BLOOMSBURG PA 17815-0007
4513419
4527533
4513421
4513423
                     (address filed with court: Remit Corporation,
                                                                                           36 West Main St., P.O. box 7,
                        Bloomsburg, PA 17815)
                     +St Lukes Hospital, PO Box 5489, Bethlehem, PA 18015-0489
+St. Luke's Emergency Physician Spec, P.O. box 5386, Bethlehem, PA 18015-0386
+St. Lukes Miners Memorial Hospital, 360 W. Ruddle St., Coaldale, PA 18218-109
4517820
4513427
4513428
                                                                                                          Coaldale, PA 18218-1099
4513429
                     +Susquehanna Health,
                                                     700 High St.,
                                                                             Williamsport, PA 17701-3100
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                     +EDI: PRA.COM Aug 08 2019 23:18:00
                                                                            PRA Receivables Management LLC, PO Box 41067,
                        Norfolk, VA 23541-1067
                      E-mail/Text: ebn@americollect.com Aug 08 2019 19:25:57
4513379
                                                                                                           Americollect, 1851 S. Alverno Rd.,
                        P.O. Box 1566, Manitowoc, WI 54221
                     +E-mail/Text: rperez@arcadiarecovery.com Aug 08 2019 19:25:59
4513382
                                                                                                                    Arcadia Recovery Bureau,
                     645 Penn Street, 4th Floor, Reading, PA 19601-3559
+E-mail/Text: bncmail@w-legal.com Aug 08 2019 19:25:58 CERASTES, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4538540
                                                                                                                 Capital Accounts,
                     +E-mail/Text: bankruptcy@usecapital.com Aug 08 2019 19:26:15
4513387
                        P.O. Box 140065, Nashville, TN 37214-0065
                     +EDI: CAPITALONE.COM Aug 08 2019 23:18:00 Capital One/Boscovs PO Box 5893, Carol Steam, IL 60197-5893 +E-mail/Text: jstiller@clevelandbrothers.com Aug 08 2019 19:25:46
                                                                                       Capital One/Boscovs,
4513386
                                                                                                                       Retail Services,
4513391
                        Cleveland Brothers Equipment Co., I, 5300 Paxton St., Harrisburg, PA 17111-2525
                                                                            Credit Collections Svc,
                     +EDI: CCS.COM Aug 08 2019 23:18:00
4513395
                                                                                                                Po Box 773,
                        Needham, MA 02494-0918
                      EDI: DISCOVER.COM Aug 08 2019 23:18:00
4514982
                                                                                    Discover Bank,
                                                                                                          DB Servicing Corporation,
                        PO Box 3025,
                                            New Albany, OH 43054-3025
4513396
                      +EDI: DISCOVER.COM Aug 08 2019 23:18:00
                                                                                    Discover Fin Svcs Llc, Po Box 15316,
                      Wilmington, DE 19850-5316
E-mail/Text: bankruptcy@frost-arnett.com Aug 08 2019 19:23:29
4513400
                                                                                                                     Fac/nab, Attn: ABK Unit,
                     Po Box 198988, Nashville, TN 37219
+EDI: RMSC.COM Aug 08 2019 23:18:00
4513402
                                                                              GECRB / HH Gregg, Attention: Bankruptcy,
                        Po Box 103104, Roswell, GA 30076-9104
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District/off: 0314-5 User: CGambini Page 2 of 3 Date Rcvd: Aug 08, 2019 Form ID: 3180W Total Noticed: 71

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 4513403 +EDI: RMSC.COM Aug 08 2019 23:18:00 Gecrb/Care Credit, Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104 EDI: IRS.COM Aug 08 2019 23:18:00 4513407 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 4513411 +E-mail/Text: bknotices@mbandw.com Aug 08 2019 19:26:02 McCarthy, Burgess & Wolff, The MB&W Building, 26000 Cannon Road, Cleveland, OH 44146-1807 +E-mail/Text: mmrgbk@miramedrg.com Aug 08 2019 19:25:55 MiraMed 4513412 MiraMed Revenue Group., LLC, 991 Oak Creek Drive, Lombard, IL 60148-6408 4513414 +E-mail/Text: Bankruptcies@nragroup.com Aug 08 2019 19:26:13 National Recovery Agency, 2491 Paston Street, Harrisburg, PA 17111-1036 4710339 +Fax: 407-737-5634 Aug 08 2019 19:39:39 OCWEN LOAN SERVICING, LLC, ATTN: CASHIERING DEPARTMENT, 1661 WORTHINGTON RD., SUITE 100, WEST PALM BEACH, FL 33409-6493 4513417 +EDI: AGFINANCE.COM Aug 08 2019 23:18:00 OneMain Financial, PO Box 6042, Sioux Falls, SD 57117-6042 EDI: PRA.COM Aug 08 2019 23:18:00 4559672 Portfolio Recovery Associates, LLC, POB 12914. Norfolk VA 23541 EDI: PRA.COM Aug 08 2019 23:18:00 4612812 Portfolio Recovery Associates, LLC, POB 41067. Norfolk, VA 23541 EDI: PRA.COM Aug 08 2019 23:18:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541 +E-mail/Text: mmrgbk@miramedrg.com Aug 08 2019 19:25:55 Pellettieri, 991 Oak Creek Dr 4612813 4513418 991 Oak Creek Dr, Lombard, IL 60148-6408 4513422 +E-mail/Text: Supportservices@receivablesperformance.com Aug 08 2019 19:26:10 Receivables Performance Management, 20816 44th Ave. W, Lynnwood, WA 98036-7744 EDI: AGFINANCE.COM Aug 08 2019 23:18:00 4540064 Springleaf Financial Services, P.O. Box 3251. Evansville, IN 47731-3251 +EDI: SEARS.COM Aug 08 2019 23:18:00 Sears/cbna, Po Box 6282 +E-mail/Text: jennifer.chacon@spservicing.com Aug 08 2019 19:26:14 +EDI: SEARS.COM Aug 08 2019 23:18:00 Po Box 6282, Sioux Falls, SD 57117-6282 4513424 4513425 Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250 +EDI: AGFINANCE.COM Aug 08 2019 23:18:00 Springleaf, Po Box 9068, Brandon, FL 33509-9068 4513426 EDI: NEXTEL.COM Aug 08 2019 23:18:00 4531264 Sprint Correspondence, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949 +E-mail/Text: jennifer.chacon@spservicing.com Aug 08 2019 19:26:14 5192892 U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank National Association, c/o Select Portfolio Servicing, Inc. 84165-0250
+E-mail/Text: jennifer.chacon@spservicing.com Aug 08 2019 19:26:14 4732395 U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284 4732396 +E-mail/Text: jennifer.chacon@spservicing.com Aug 08 2019 19:26:14 U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84119, U.S. Bank National Association, c/o Select Portfolio Servicing, Inc. 84119-3284 4992587 E-mail/Text: jennifer.chacon@spservicing.com Aug 08 2019 19:26:14 U.S. Bank National Association, Salt Lake City, UT 84165-0250 c/o Select Portfolio Servicing, Inc., P.O. Box 65250, TOTAL: 33 \*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* 4707018\* +1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493 4513381\* AmeriFinancial Solutions, LLC, PO Box 65018, Baltimore, MD 21264-5018 5192891\* U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250 4513420 ##+Progressive Physician Associates, P.O. Box 4338, Columbus, GA 31914-0338 TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2019 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the holders of the CIM Trust 2018-NR1, Mortgage-Backed Notes, Series 2018-NR1 alubin@milsteadlaw.com

C. Stephen Gurdin, Jr on behalf of Plaintiff David H. Fulton Stephen@gurdinlaw.com, michelle@gurdinlaw.com

C. Stephen Gurdin, Jr on behalf of Plaintiff Angela M. Fulton Stephen@gurdinlaw.com, michelle@gurdinlaw.com

C. Stephen Gurdin, Jr on behalf of Debtor 2 David H. Fulton Stephen@gurdinlaw.com, michelle@gurdinlaw.com

C. Stephen Gurdin, Jr on behalf of Debtor 1 Angela M. Fulton Stephen@gurdinlaw.com, michelle@gurdinlaw.com

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

Joshua I Goldman on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the CIM 2015- 1EC Trust, Mortgage-Backed Notes, Series 2015-1EC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

Joshua I Goldman on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the CIM 2015-1EC Trust, Mortgage-Backed Notes, Series 2015-1EC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for U.S. Bank National Association, as indenture trustee, for the CIM 2015-1EC Trust, Mortgage-Backed Notes, Series 2015-1EC mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

Matthew Christian Waldt on behalf of Creditor Madison Revolving Trust 2017

mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

Matthew Christian Waldt on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the CIM 2015- 1EC Trust, Mortgage-Backed Notes, Series 2015-1EC mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

Morris Anthony Scott on behalf of Creditor The Bank of New York Mellon, as Trustee, pursuant to the terms of that certain Pooling and Servicing Agreement dated as of April 1, 1998, related to Metropolitan Asset Funding, Inc., II, Mortgage Pass pabk@logs.com

Morris Anthony Scott on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for, Metropolitan Asset Funding, Inc., II, Mortgage Pass-Through Certificates, Series 1998-A pabk@logs.com

Nicole Bernadette LaBletta on behalf of Creditor The Bank of New York Mellon, as Trustee, pursuant to the terms of that certain Pooling and Servicing Agreement dated as of April 1, 1998, related to Metropolitan Asset Funding, Inc., II, Mortgage Pass nlabletta@pincuslaw.com, brausch@pincuslaw.com

Thomas I Puleo on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the CIM 2015-1EC Trust, Mortgage-Backed Notes, Series 2015-1EC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 16

#### 

# Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Angela M. Fulton aka Angela Quick–Fulton, aka Angela Marie Fulton, aka Angela Fulton David H. Fulton aka David Hoffa Fulton, aka David Fulton

By the court:

Rold N. Con I

Honorable Robert N. Opel, II United States Bankruptcy Judge

By: CGambini, Deputy Clerk

<u>8/8/19</u>

#### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

# Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

## Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

## Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

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- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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